

Information to identify the case:

Debtor 1	<u>John A. Purcell</u>	Social Security number or ITIN	xxx-xx-6197
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eileen A. Purcell</u>	Social Security number or ITIN	xxx-xx-6681
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-20558-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A. Purcell

Eileen A. Purcell
aka Eileen A. Fialkowski

8/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A. Purcell
Eileen A. Purcell
Debtors

Case No. 16-20558-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John A. Purcell, Eileen A. Purcell, 30 Mimosa Drive, North Cape May, NJ 08204-3525
516208450	+ 21st Century Insurance, PO Box 5300, Binghamton, NY 13902-5300
516406942	Apex Asset Management, LLC, Cape Regional Medical, PO Box 5407, Lancaster, PA 17606-5407
516208452	+ Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
516386384	+ Bayview Loan Servicing, LLC, c/o McCalla Raymer Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
516208467	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court.; Home Depot, PO Box 182676, Columbus, OH 43218
516208454	+ Cape Regional Phys Assoc, PO Box 593, Cape May Court House, NJ 08210-0593
516443295	Capital Health Hospitals, c/o CCCB, PO Box 336, Raritan, NJ 08869-0336
516208455	+ Capital Health System, 750 Brunswick Avenue, Trenton, NJ 08638-4143
516208457	+ Castello Solar I, PO Box 4387, Portland, OR 97208-4387
516208465	+ Genesis Healthcare, 1361 Route 72 West, Manahawkin, NJ 08050-2402
516208468	+ Jefferson University, PO Box 40089, Philadelphia, PA 19106-0089
516208469	+ Lower Township Rescue, PO Box 89, Villas, NJ 08251-0089
516433716	M&T Bank, P.O. Box 840, Buffalo, NY 14244-1288
516208471	+ M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
516208473	Nationstar Mortgage, PO Box 199400, Dallas, TX 75219
516230272	+ Nationstar Mortgage LLC, c/o Aldridge Pite LLP, 4375 Jutland Drive, Suite 200, PO Box 17933 San Diego, CA 92177-7921
518151497	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518151498	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City, UT 84165-0250
516332565	+ THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
516208477	+ Thomas Jefferson University Hospital, The Curtis Center, 9th Floor, 170 South Independence Square West, Philadelphia, PA 19106-3323

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516208451	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 06 2021 20:27:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
516208453	+ Email/Text: lriley@caperegional.com	Aug 06 2021 20:27:11	Cape Regional Medical Center, 2 Stone Harbor Boulevard, Cape May Court House, NJ 08210-2138
516208456	+ EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One, PO Box 71083, Charlotte, NC

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Aug 06, 2021

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			28272-1083
516273998	EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516208459	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
516208460	EDI: WFNNB.COM	Aug 07 2021 00:23:00	Comenity - Haband, PO Box 659707, San Antonio, TX 78265-9707
516208461	+ EDI: WFNNB.COM	Aug 07 2021 00:23:00	Comenity - Woman Within, PO Box 659728, San Antonio, TX 78265-9728
516286606	+ EDI: CBS7AVE	Aug 07 2021 00:23:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516208462	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 06 2021 20:34:55	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516208463	+ EDI: DISCOVER.COM	Aug 07 2021 00:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
516220639	EDI: DISCOVER.COM	Aug 07 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516208464	+ EDI: AMINFOFP.COM	Aug 07 2021 00:23:00	First Premier, PO Box 5524, Sioux Falls, SD 57117-5524
516208466	+ EDI: BLUESTEM	Aug 07 2021 00:23:00	Gettington.com, PO Box 166, Newark, NJ 07101-0166
516208458	EDI: JPMORGANCHASE	Aug 07 2021 00:23:00	Chase, PO Box 15251, Wilmington, DE 19886
516388162	Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2021 20:34:56	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516334824	Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2021 20:34:56	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516208470	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516208472	+ Email/Text: aaron.yarber@amgh.us	Aug 06 2021 20:27:00	Med Trans, PO Box 708, West Plains, MO 65775-0708
516343786	+ EDI: MID8.COM	Aug 07 2021 00:23:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516434614	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516406772	+ EDI: JEFFERSONCAP.COM	Aug 07 2021 00:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516321159	EDI: Q3G.COM	Aug 07 2021 00:23:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516381200	EDI: Q3G.COM	Aug 07 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516277022	EDI: Q3G.COM	Aug 07 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516208475	+ EDI: CBSAMERIMARK	Aug 07 2021 00:23:00	Shop Now Pay Plan, PO Box 2852, Monroe, WI 53566-8052
516208476	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024

District/off: 0312-1

User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516208474	##+	ProCo, PO Box 2462, Aston, PA 19014-0462

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian S. Thomas	on behalf of Debtor John A. Purcell brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Eileen A. Purcell brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CWHEQ Home Equity Loan Asset Backed Certificates Series 2006-S4 ewassall@logs.com, njbankruptcynotifications@logs.com; logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

TOTAL: 8